

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samantha Elkoni,	:	Bankruptcy No. 21-22633-CMB
	:	
	:	Chapter 13
Debtor.	:	
_____	:	Document No.
	:	
Samantha Elkoni,	:	Related to Document No. 53
	:	
Movants	:	Hearing Date and Time:
	:	
	:	
v.	:	
	:	
Ronda J. Winnecour, Trustee,	:	
	:	
Respondent.	:	

CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Consent Motion to Approve Post-Petition Financing at Document Number 53 (“Consent Motion”) filed by Debtor on May 30, 2025. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREEED** that:

1. The *Consent Motion* at Document Number 53 is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing **shall not exceed \$25,000.00**
- (b) the monthly payments made under the financing agreement **shall not exceed \$500.00**
- (c) the interest rate **shall not exceed 18.00% and**
- (d) the length of the loan **shall be no more than 84 months.**

2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Credit Acceptance.

5. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Dated: June 3, 2025


dmr
UNITED STATES BANKRUPTCY JUDGE

Consented to:

/s/Brian C. Thompson
Brian C. Thompson, Esquire
PA I.D. No. 91197
THOMPSON LAW GROUP, P.C.
301 Smith Drive, Suite 6
Cranberry Township, PA 16066
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com
Attorney for Debtor

FILED
6/3/25 8:26 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

/s/ Kate DeSimone
Kate DeSimone, Esquire
PA I.D. # 42575
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
inquiries@chapter13trusteedpa.com
Attorney for Chapter 13 Trustee

Case Administrator to Mail to:
Debtor(s)

Counsel for Debtor(s)
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Samantha Elkoni
Debtor

Case No. 21-22633-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 03, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2025:

Recip ID	Recipient Name and Address
db	+ Samantha Elkoni, 464 Laredo Drive, Pittsburgh, PA 15241-1716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Samantha Elkoni bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Denise R. Turner	on behalf of Creditor Greater Pittsburgh FCU drtesq913@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Township of Upper St. Clair jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-2

User: auto

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Date Rcvd: Jun 03, 2025

Form ID: pdf900

Total Noticed: 1

cmecf@chapter13trusteedpa.com

TOTAL: 6